

**Information to identify the case:**

Debtor 1	<u>Michael A. Dzurko</u>	Social Security number or ITIN	xxx-xx-9122
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Amy L. Dzurko</u>	Social Security number or ITIN	xxx-xx-0289
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23105-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael A. Dzurko

Amy L. Dzurko

12/13/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael A. Dzurko  
Amy L. Dzurko  
Debtors

Case No. 19-23105-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 13, 2024

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Dzurko, Amy L. Dzurko, 1923 Avella Road, Avella, PA 15312-2371
15100106	+ CBCS / Spartan Health, P.O. Box 2724, Columbus, OH 43216-2724
15100112	+ Credit Management / UPMC Tuition, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15100118	+ I C System Inc / Ambulatory Anesthesia, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378
15100126	+ Transworld Sys Inc/51 / Greater Wash Rad, Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 14 2024 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2024 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 14 2024 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2024 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Dec 14 2024 04:33:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Dec 14 2024 04:33:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Dec 14 2024 04:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15138157	EDI: GMACFS.COM	Dec 14 2024 04:33:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15100102	+ EDI: GMACFS.COM	Dec 14 2024 04:33:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
15119729	Email/PDF: bncnotices@becket-lee.com	Dec 13 2024 23:50:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15100103	+ Email/PDF: bncnotices@becket-lee.com	Dec 14 2024 00:15:48	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540

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15136954	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 13 2024 23:40:00	CALIBER HOME LOANS, INC., 13801 Wireless Way, Oklahoma City, OK 73134-2500
15128804	EDI: CRFRSTNA.COM	Dec 14 2024 04:33:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
15100104	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 13 2024 23:40:00	Caliber Home Loans, Attn: Cash Operations, Po Box 24330, Oklahoma City, OK 73124-0330
15100105	+ EDI: CAPITALONE.COM	Dec 14 2024 04:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15120151	EDI: CAPITALONE.COM	Dec 14 2024 04:33:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15135575	Email/PDF: bncnotices@becket-lee.com	Dec 14 2024 00:02:59	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15100107	+ EDI: CITICORP	Dec 14 2024 04:33:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15100108	+ EDI: CITICORP	Dec 14 2024 04:33:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15138081	EDI: CITICORP	Dec 14 2024 04:33:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15100109	+ EDI: WFNNB.COM	Dec 14 2024 04:33:00	Comenity Bank/Giant Eagle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15100110	+ EDI: WFNNB.COM	Dec 14 2024 04:33:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15100111	+ EDI: CRFRSTNA.COM	Dec 14 2024 04:33:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15100115	EDI: DISCOVER	Dec 14 2024 04:33:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15100114	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 13 2024 23:40:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15100113	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 13 2024 23:40:00	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15103149	EDI: DISCOVER	Dec 14 2024 04:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15100116	Email/Text: SAABankruptcy@fcbanking.com	Dec 13 2024 23:40:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
15104416	^ MEBN	Dec 13 2024 23:39:16	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15100117	+ Email/Text: bankruptcy.notices@hdfsi.com	Dec 13 2024 23:40:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15118156	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Dec 13 2024 23:40:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15100119	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 13 2024 23:40:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15135899	Email/PDF: resurgentbknotifications@resurgent.com	Dec 14 2024 00:03:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15323553	+ EDI: AISMIDFIRST	Dec 14 2024 04:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15137314	EDI: PRA.COM	Dec 14 2024 04:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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15100120	+ EDI: SYNC	Dec 14 2024 04:33:00	Paypal Credit, P.O. Box 960061, Orlando, FL 32896-0061
15136180	EDI: Q3G.COM	Dec 14 2024 04:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15100479	^ MEBN	Dec 13 2024 23:39:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15100121	+ EDI: SYNC	Dec 14 2024 04:33:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15100122	+ EDI: SYNC	Dec 14 2024 04:33:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15100123	+ EDI: SYNC	Dec 14 2024 04:33:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15100124	+ EDI: SYNC	Dec 14 2024 04:33:00	Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15100125	+ EDI: SYNC	Dec 14 2024 04:33:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15111998	EDI: USBANKARS.COM	Dec 14 2024 04:33:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
15100127	+ EDI: USBANKARS.COM	Dec 14 2024 04:33:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 6351, Fargo, ND 58125-6351
15109017	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 13 2024 23:40:00	US Department of Education c/o Nelnet, 121 S 13th St, Suite 201, Lincoln, NE 68508-1911
15100128	+ EDI: VERIZONCOMB.COM	Dec 14 2024 04:33:00	Verizon, P.O. Box 489, Newark, NJ 07101-0489
15138762	EDI: AIS.COM	Dec 14 2024 04:33:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Caliber Home Loans, INC.
cr		MIDFIRST BANK
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15176678	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MIDFIRST BANK blemon@kmlawgroup.com lemondropper75@hotmail.com
David A. Rice	on behalf of Joint Debtor Amy L. Dzurko ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Debtor Michael A. Dzurko ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Jerome B. Blank	on behalf of Creditor Caliber Home Loans INC. jblank@pincuslaw.com, brausch@pincuslaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Michael A. Dzurko lowdenscott@gmail.com
Scott R. Lowden	on behalf of Joint Debtor Amy L. Dzurko lowdenscott@gmail.com
Sindi Mncina	on behalf of Creditor Caliber Home Loans INC. smncina@raslg.com
Thomas Song	on behalf of Creditor Caliber Home Loans INC. pawb@fedphe.com
TOTAL: 12	